

FIG. 1A

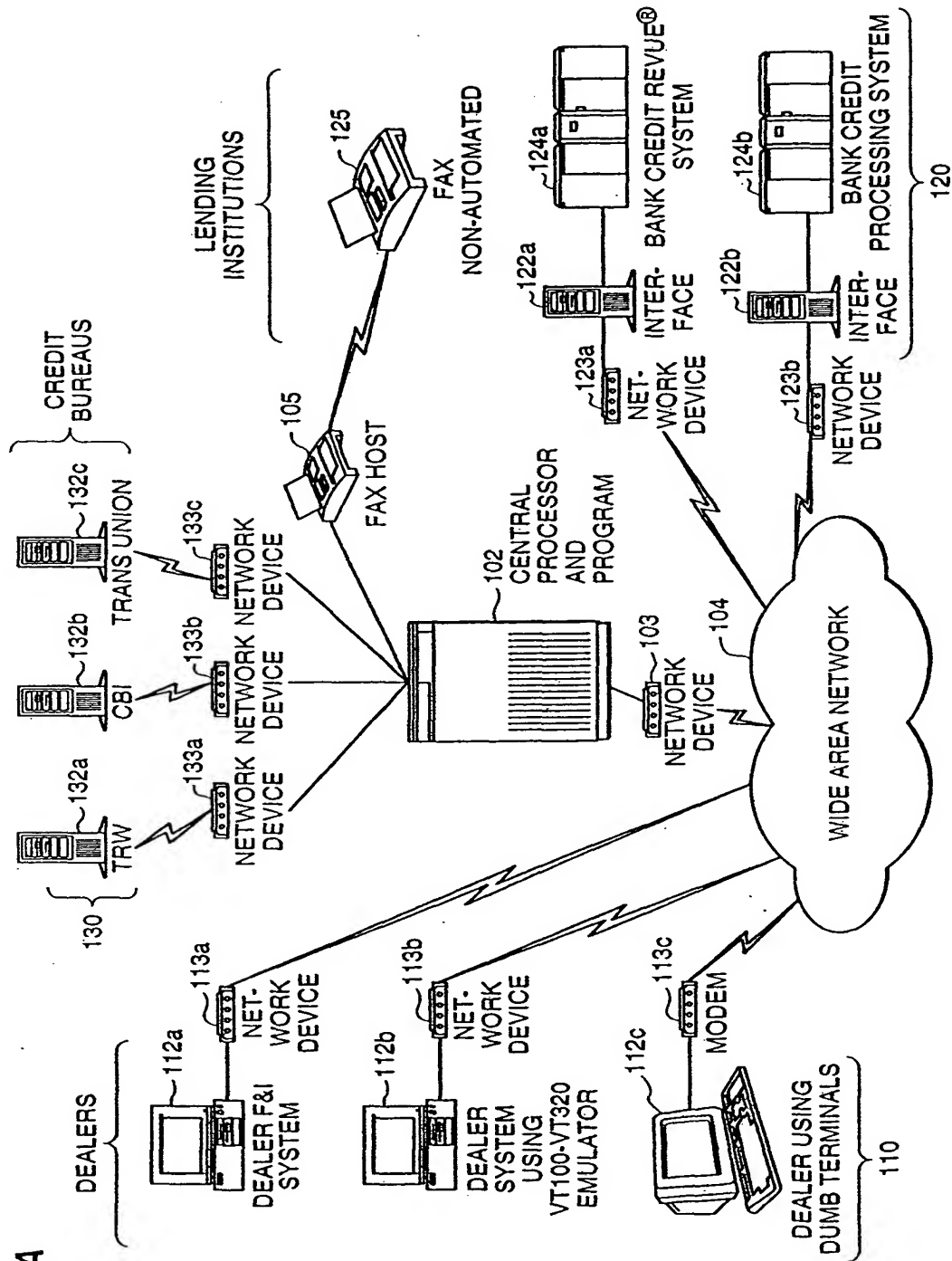


FIG. 1B

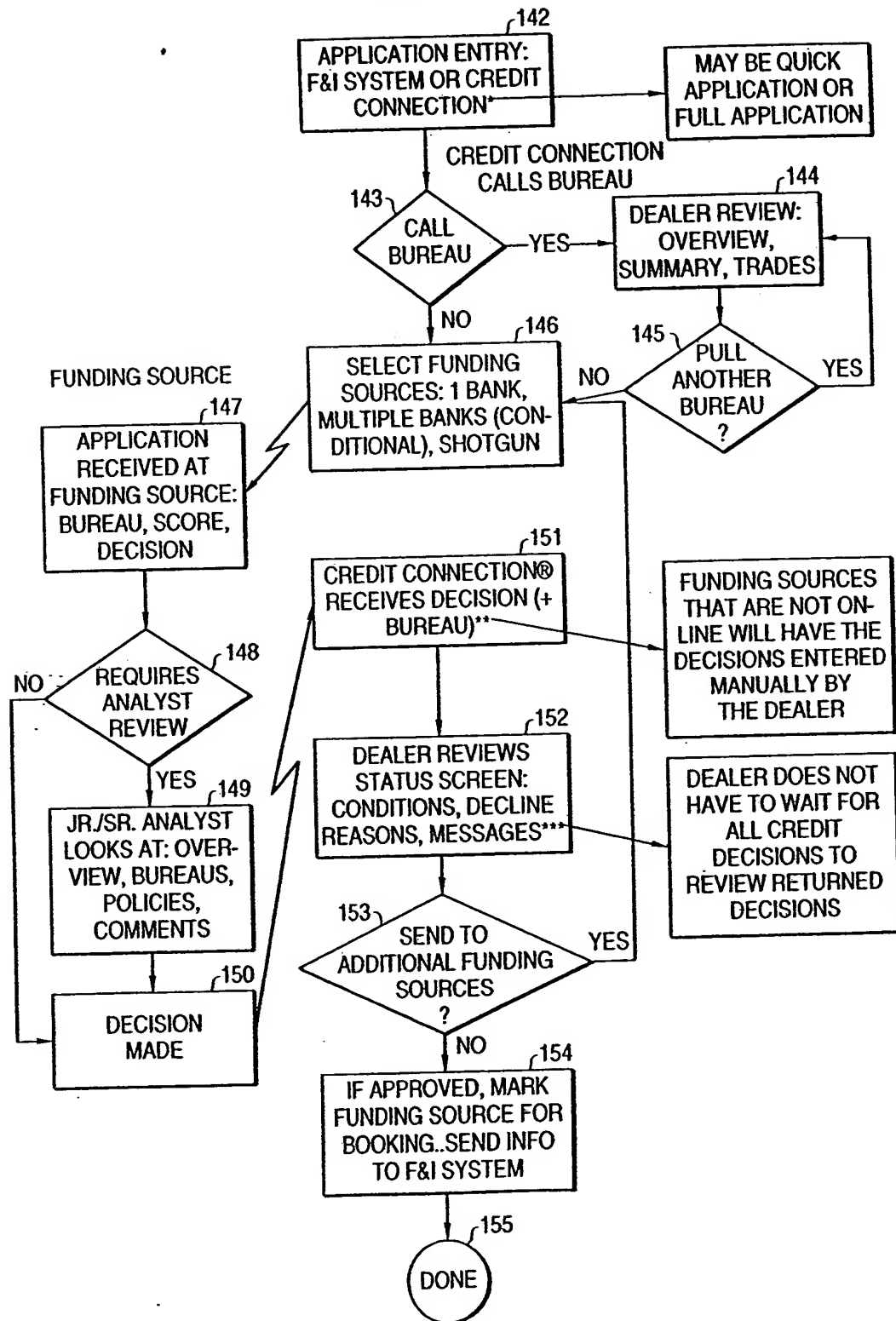


FIG. 1C

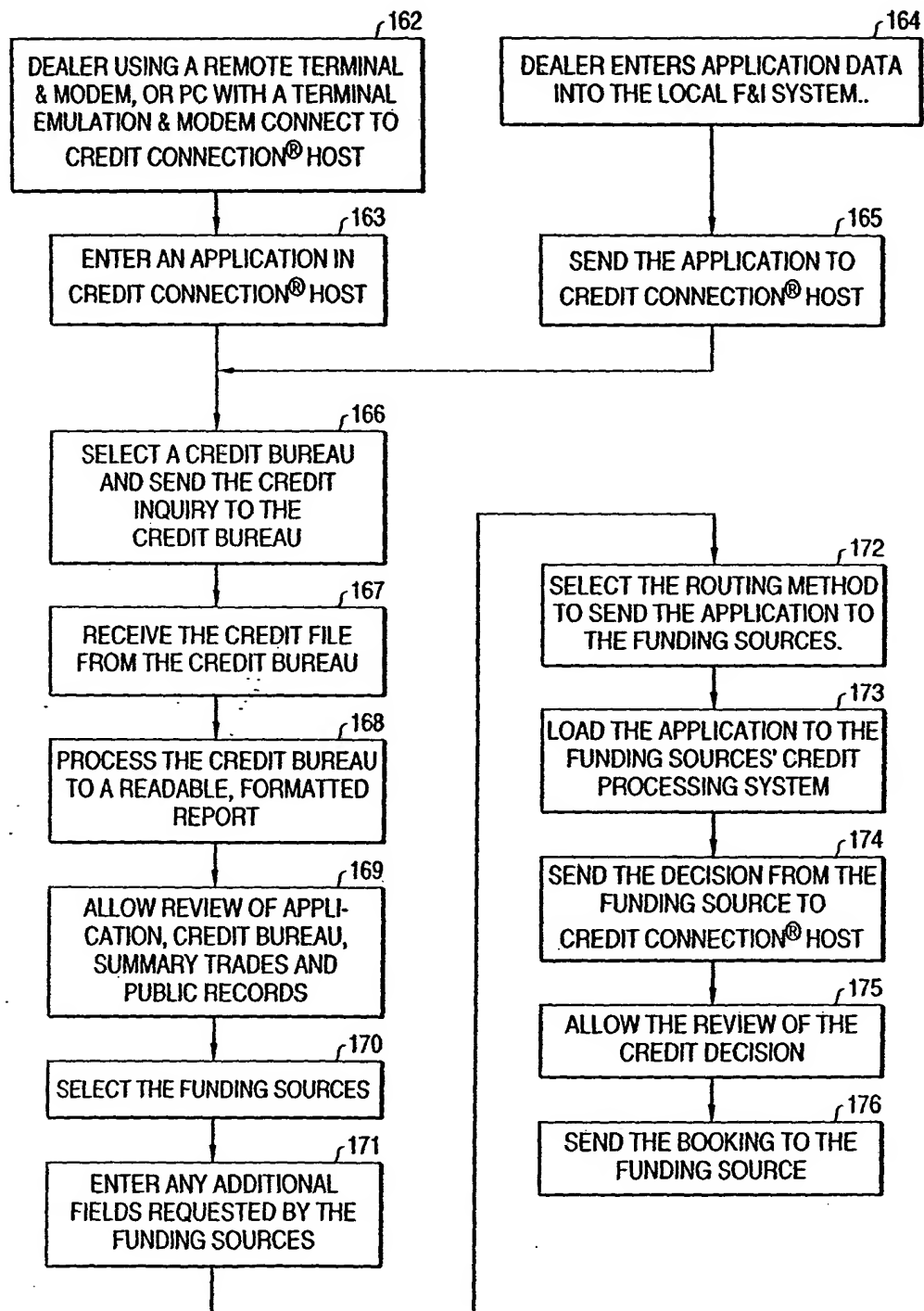


FIG. 2

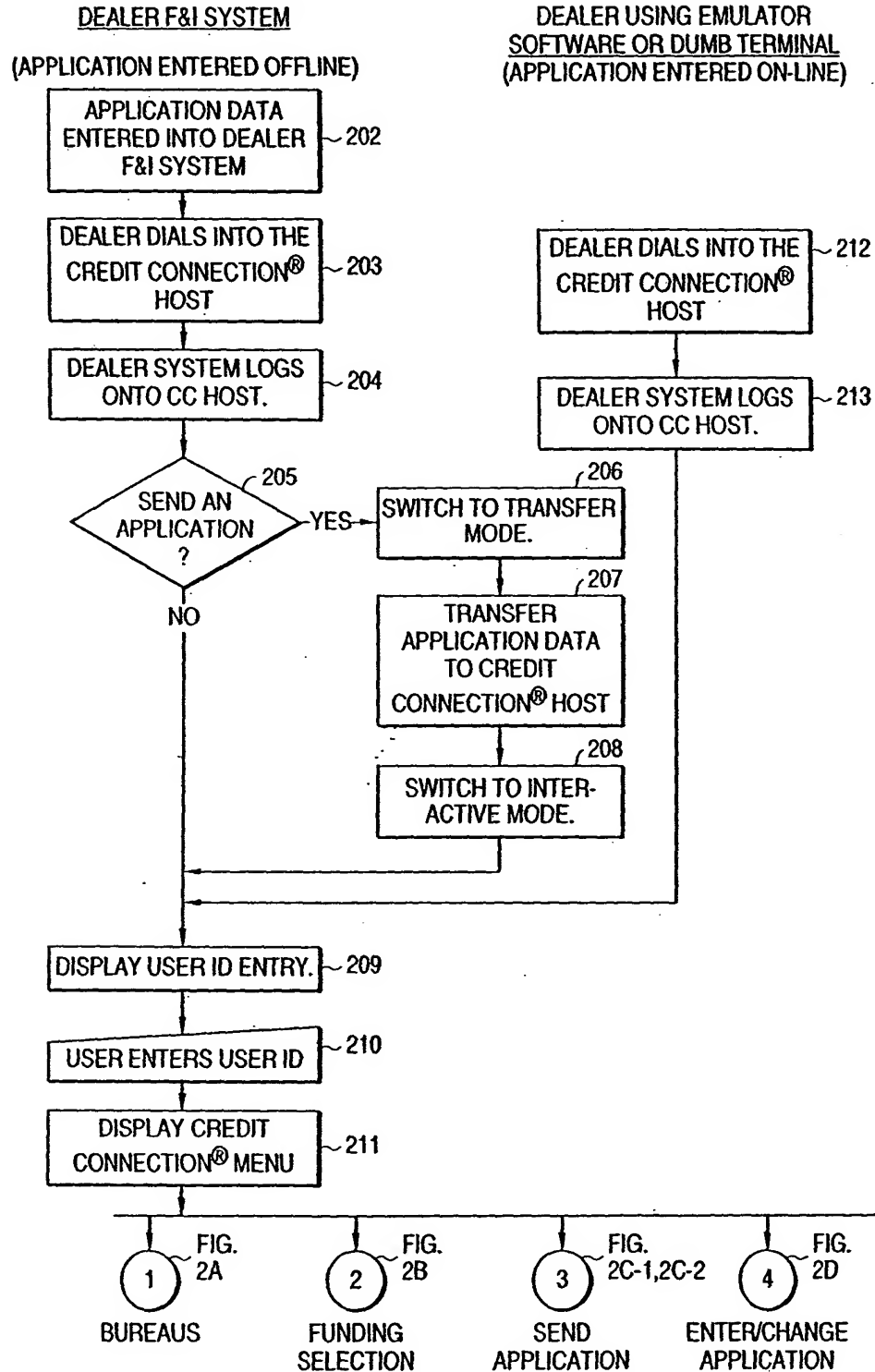


FIG. 2A

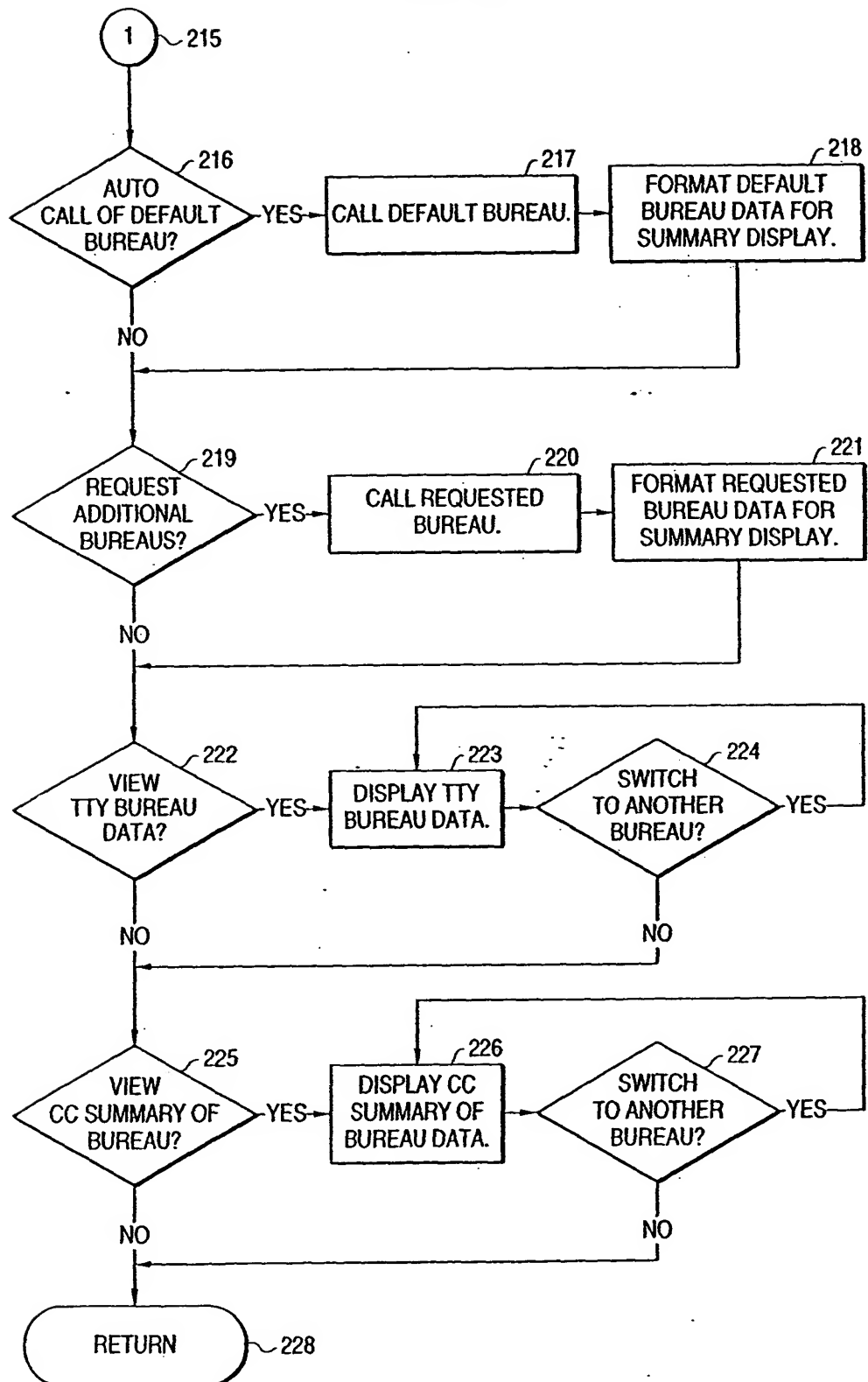


FIG. 2B

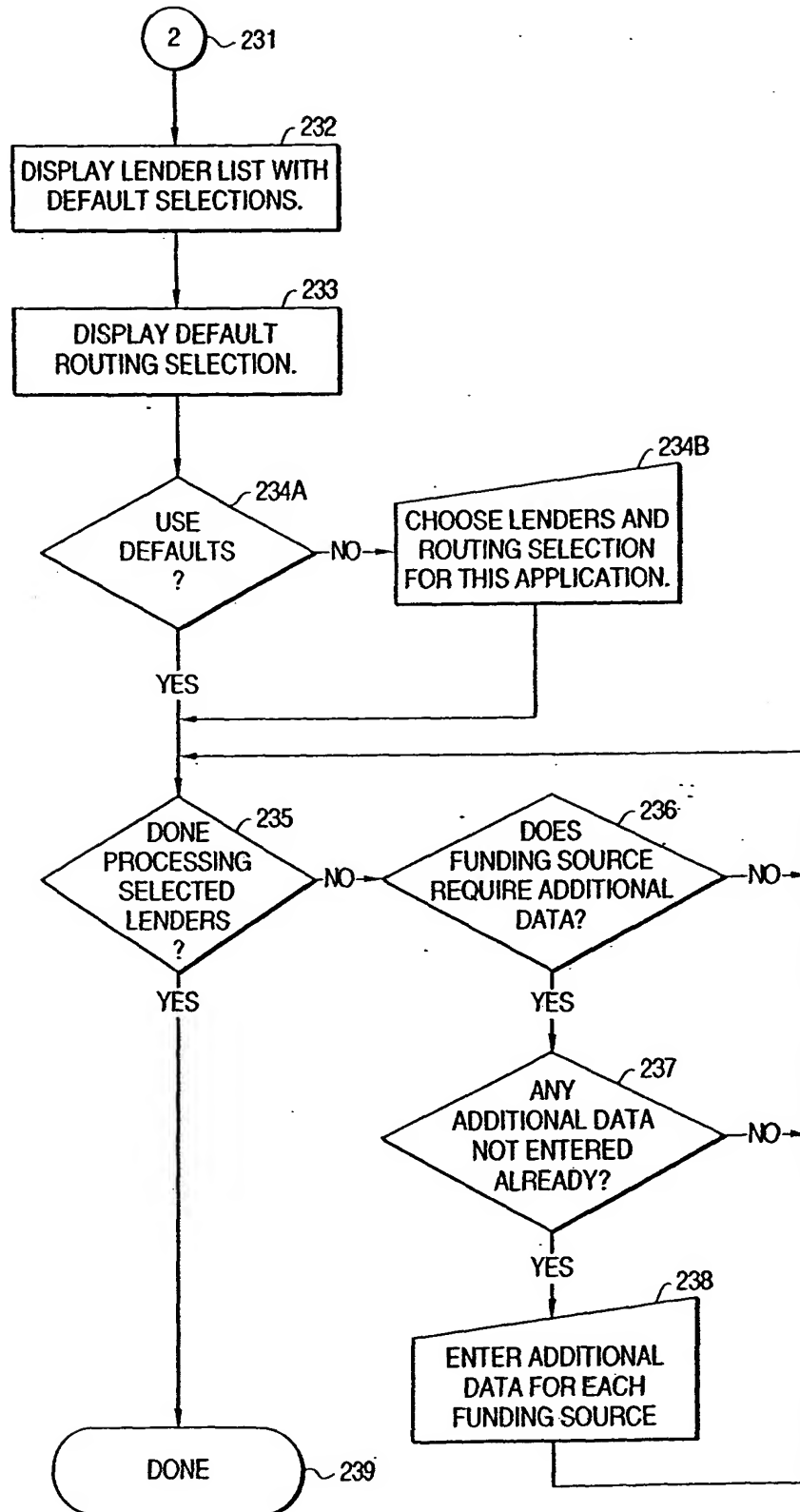


FIG. 2C-1

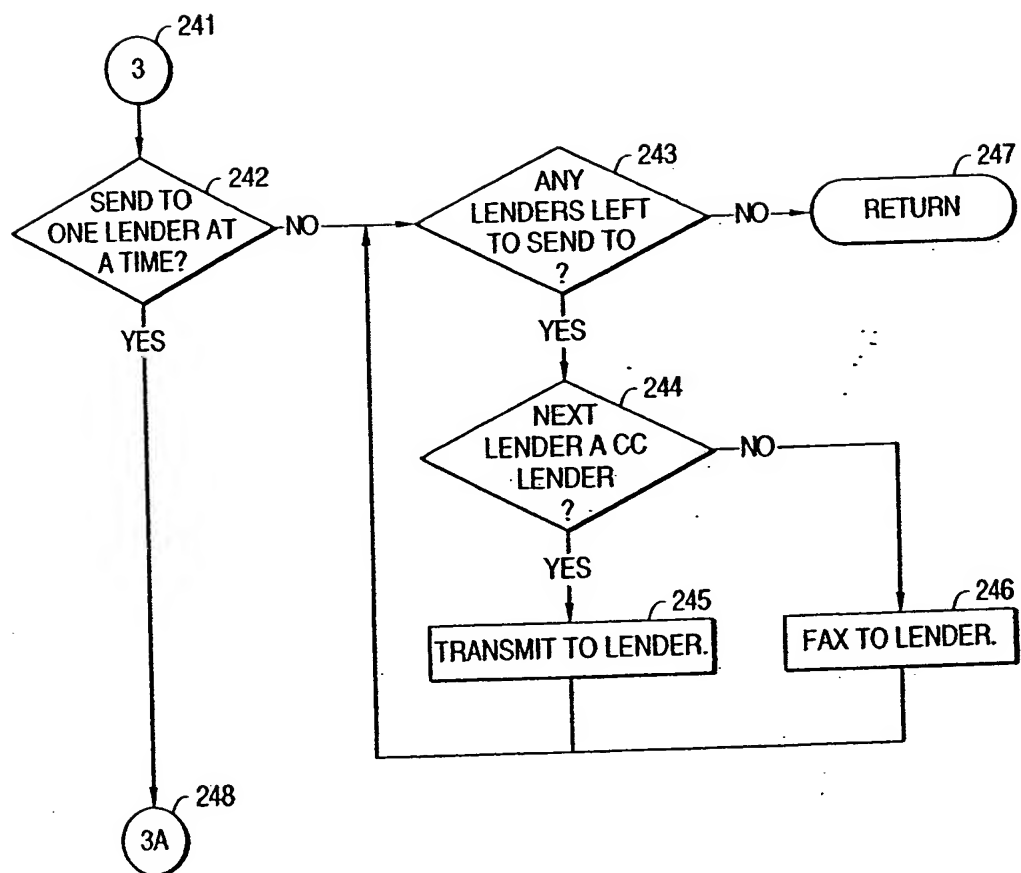


FIG. 2C-2

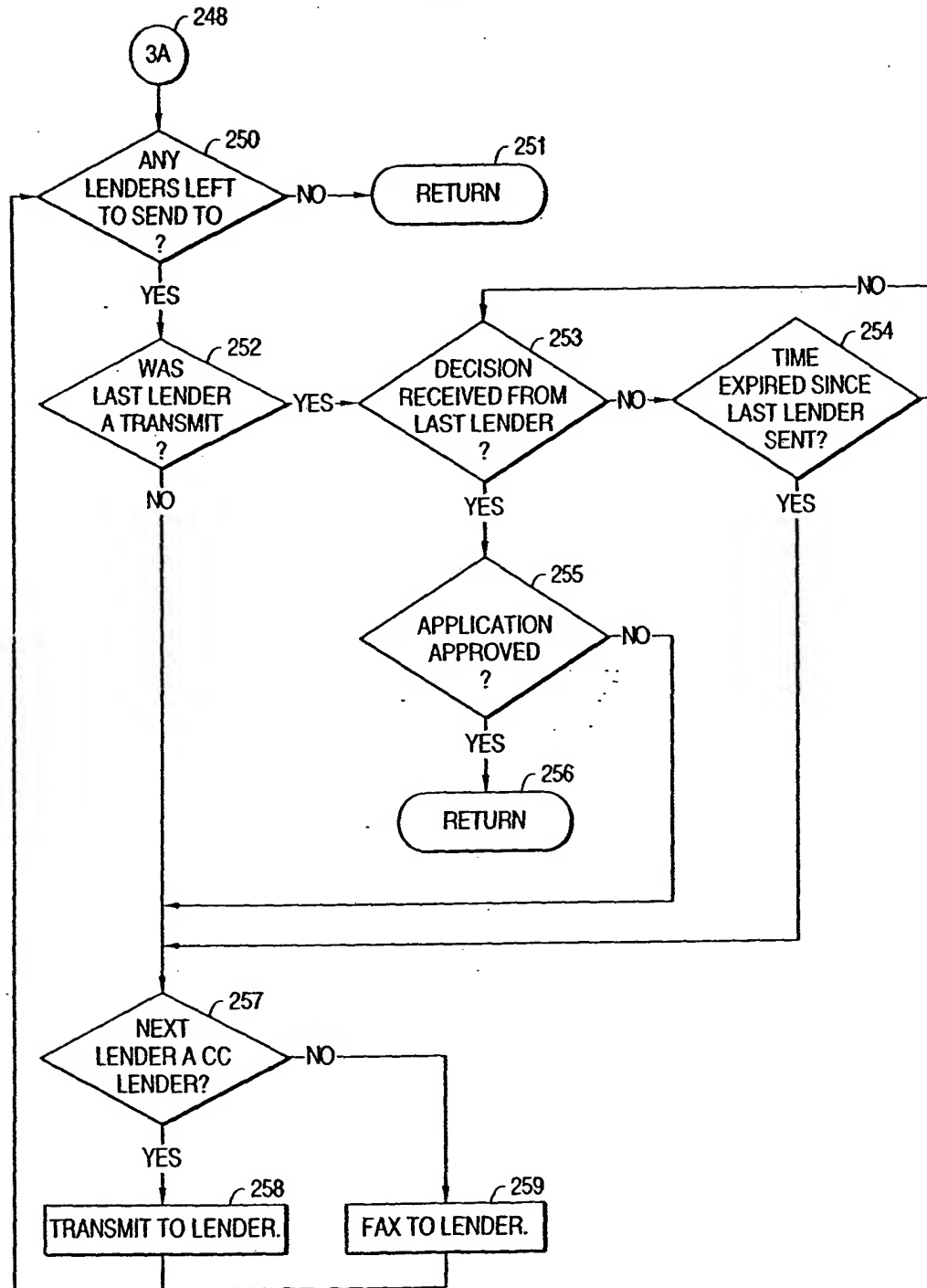
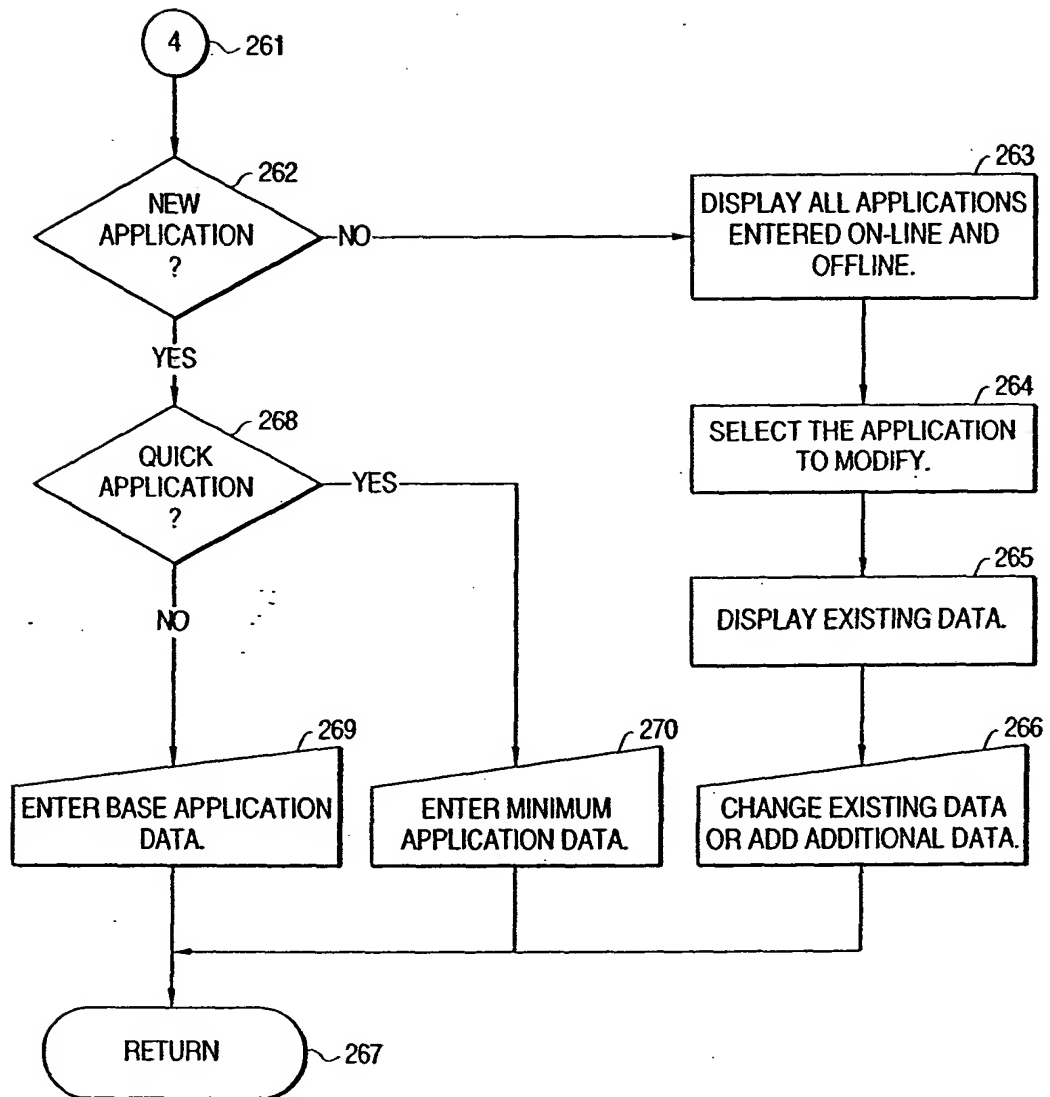


FIG. 2D



CREDIT CONNECTION®

2:18 PM

MAIN MENU

- | | |
|----------------------------|--------------|
| 1. APPLICATION ENTRY | U. UTILITIES |
| 2. QUICK APPLICATION ENTRY | X. EXIT USER |
| 3. PENDING DECISION | |
| 4. PENDING DELIVERY | |

LATEST NEWS FROM CMSI

2:46 AM

THE SYSTEM WILL BE UNAVAILABLE TOMORROW OCTOBER
6, FROM 7:00 AM TO 7:15 AM DUE TO SCHEDULED HARDWARE
MAINTENANCE. IF YOU HAVE ANY QUESTIONS PLEASE CALL CMSI AT
(800) 777 2674 EXT 456. THANKS FOR YOUR CO-OPERATION.

CHOOSE A MENU ITEM OR PRESS F12 ANYTIME FOR MORE OPTIONS

FIG. 3A

CREDIT CONNECTION®

VERSION 1.0 -- DEALERS CREDIT PROCESSING SYSTEM
COPYRIGHT 1994 CREDIT MANAGEMENT SOLUTIONS, INC.

ENTER USERID: _____ ENTER PASSWORD: _____

ENTER YOUR USERID OR TYPE EXIT TO EXIT CREDIT CONNECTION®

FIG. 3A1

CREDIT CONNECTION®

2:19 PM

MAIN MENU

1. APPLICATION ENTRY
2. QUICK APPLICATION ENTRY
3. PENDING DECISION
4. PENDING DELIVERY

U. UTILITIES
X. EXIT USER

NEW/EXISTING: NEW

PERSONAL/BUSINESS: BUSINESS
INDIVIDUAL/JOINT/NONE: J
LOAN/LEASE/BALLOON: L

ENTER (L)OAN, L(E)ASE, (B)ALLOON

FIG. 3B

| REFERENCE NO 2220 | NEW BUSINESS APP (NEW FIRST GUARANTOR, NEW SECOND GUARANTOR) | PENDING |
|--|--|--|
| BUSINESS INFORMATION | | |
| BUSINESS NAME: _____ | TYPE: _____ | |
| ADDRESS: _____ | | |
| CITY: _____ | COUNTRY: _____ | STATE: _____ ZIP: _____ HOW LONG?: 0 0 |
| TAX ID: _____ | PHONE: () _____ | |
| BUSINESS MISC | | |
| NATURE OF BUSINESS : _____ | NET PROFIT : \$0.00 | NET WORTH: \$0.00 |
| DUN & BRADSTREET NO.: _____ | | |
| AFFILIATE/SUBSIDIARY : _____ | | |
| BUSINESS OFFICERS | | |
| OFFICER NAME: _____ | TITLE: _____ | PERCENT OWNER: 0.00 SIGNING OFFICER?: NO |
| OFFICER NAME: _____ | TITLE: _____ | PERCENT OWNER: 0.00 SIGNING OFFICER?: NO |
| OFFICER NAME: _____ | TITLE: _____ | PERCENT OWNER: 0.00 SIGNING OFFICER?: NO |
| CREDIT CONNECTION® ENTER THE BUSINESS'S NAME. | | 2:19 PM |

FIG. 3B(1)

| REFERENCE NO 2220 | | THE BUSINESS (NEW FIRST GUARANTOR, NEW SECOND GUARANTOR) | | | | PENDING |
|-----------------------------------|------------|--|---------|-------------------|-----------------------|------------|
| APPLICANT NAME AND ADDRESS | | | | | | |
| FIRST NAME: | SS NO : | M.I. : | DOB : | LAST : PHONE : | SUFFIX : MARITAL : | DEPEN. : 0 |
| ADDRESS : | CITY : | COUNTY : | STATE : | ZIP : | HOW LONG : 0 0 | |
| RES TYPE : | LANDLORD : | RENT : | \$0 | | | |
| APPLICANT PREVIOUS ADDRESS | | | | | | |
| PREV ADDR : | CITY : | COUNTY : | STATE : | ZIP : | HOW LONG : 0 0 | |
| APPLICANT'S RELATIVE | | | | | | |
| RELATIVE : | ADDRESS : | CITY : | STATE : | ZIP : | RELATIONSHIP : | |
| PHONE : | | | | | | |
| CREDIT CONNECTION® | | 0 | | (\$0.00) | | 2:19 PM |
| ENTER THE APPLICANT'S FIRST NAME. | | | | | | |

FIG. 3C

| | | | |
|----------------------------------|--|-------------------|----------------------------|
| REFERENCE NO 2220 | THE BUSINESS (JONES BOB J. NEW SECOND GUARANTOR) | | PENDING |
| APPLICANT EMPLOYMENT | | | |
| EMPL TYPE: 0 OTHER | | | |
| EMPLOYER: | | | |
| ADDRESS: | | | |
| CITY: | STATE: -- | ZIP: -- | HOW LONG: 0 0 MILITARY?: - |
| PHONE: () - | OCCUPATION: | GROSS SALARY: \$0 | BASIS: M MONTH |
| APPLICANT PREVIOUS EMPLOYMENT | | | |
| PREV EMPL: | | | |
| ADDRESS: | | | |
| CITY: | STATE: | ZIP: | HOW LONG: 0 0 |
| PHONE: | | | |
| OTHER INCOME SOURCE: | | | |
| APPLICANT EMPLOYMENT MISC | | | |
| GROSS MTHLY AMT: \$0 | | | |
| CREDIT CONNECTION® | | 0 (\$0.00) | 2:19 PM |
| ENTER (S)ELF EMPLOYED OR (O)THER | | | |

FIG. 3D

| AUTO COLLATERAL INFORMATION | | | | | | | | | | | |
|-----------------------------|---|----|------|----------------|---|--------|------|---------------------|---|----|------------|
| CASH PRICE | : | \$ | 0.00 | FINANCE CHARGE | : | \$ | 0.00 | MO. INSTALLMENTS OF | : | \$ | 0.00 |
| BALLOON PMT | : | \$ | 0.00 | PAYABLE IN | : | 0 | | MILAGE | : | 0 | |
| DOWN PMT | : | \$ | 0.00 | APR | : | 0.0000 | | VIN | : | | |
| REBATE | : | \$ | 0.00 | NCIC | : | \$ | 0.00 | | : | | |
| NET TRADE | : | \$ | 0.00 | OWED | : | \$ | 0.00 | | : | | |
| TRD ALLOW | : | \$ | 0.00 | TYPE | : | YR | 0 | MAKE | : | | MODEL |
| UNPAID BALANCE | : | \$ | 0.00 | TRADE IN VIN | : | | | BODY STYLE | : | | |
| OTH CHARGES | : | \$ | 0.00 | MAKE | : | | | YR | : | 0 | |
| AMOUNT FINANCED | : | \$ | 0.00 | | : | | | MODEL | : | | BODY STYLE |
| AUTO TRANS | : | N | | POWER SEATS | : | N | | SUN ROOF | : | N | |
| TRANS SPEED | : | - | | AIR COND | : | N | | VINYL ROOF | : | N | |
| | : | | | FM STEREO | : | N | | CRUISE CONTROL | : | N | |
| | : | | | TAPE DECK | : | N | | SPORTS WHEELS | : | N | |

11:09 AM

CREDIT CONNECTION®
ENTER THE CASH PRICE, INCLUDING TAX, TITLE, REG. FEES.

0 (\$0.00)

FIG. 3E

| | | | | | |
|---------------------------|--|--|--|-----------------------------|--|
| REFERENCE NO 2220 | | THE BUSINESS (JONES BOB J, NEW SECOND GUARANTOR) | | PENDING | |
| CHECKING# : _____ | | BANK ACCOUNT INFORMATION | | BANK : _____ | |
| SAVINGS# : _____ | | CREDITOR INFORMATION | | MONTHLY PAYMENTS | |
| NAME OF CREDITOR | | ADDRESS | | ACCOUNT NO | |
| REPOSESSION? : NO | | LAST CAR FINANCED | | CREDIT INFORMATION | |
| DATE : _____ | | YEAR : 00 | | DRIVER'S LICENSE NO : _____ | |
| BANKRUPTCY : NO | | MAKE : _____ | | STATE : _____ | |
| ENDORSEER/GUARANTOR? : NO | | MODEL : _____ | | INS COMP : N | |
| JUDGEMENT? : NO | | CREDITOR : _____ | | POLICY# : N | |
| | | BALANCE : \$0 | | EXP. DT : N | |
| | | DATE PAID : _____ | | OTHER: N | |
| | | TRADE IN? : NO | | | |
| CREDIT CONNECTION® | | 0 (\$0.00) | | 2:19 PM | |

FIG. 3F

| | | | | | | | |
|---------------------------------------|--|--|--|---------------------------------|--|-----------------------------|--|
| REFERENCE NO 2220 | | THE BUSINESS (JONES BOB J, NEW SECOND GUARANTOR) | | | | PENDING | |
| FIRST NAME: _____ | | M.I. : _____ | | CO-APPLICANT NAME AND ADDRESS | | SUFFIX: _____ | |
| SS NO : _____ | | DOB: ____/____/____ | | LAST: _____ PHONE: (____) _____ | | RELATIONSHIP TO APPL: _____ | |
| ADDRESS : 1 _____ MAIN _____ ST _____ | | COUNTY: HOWARD | | STATE: MD | | ZIP: 21222 | |
| CITY : COLUMBIA | | LANDLORD: MORTGAGE COMPANY | | RENT: \$1,600 | | HOW LONG : 9_ 2_ | |
| RES TYPE : Q RENT/LEASE | | | | | | | |
| PREV ADDR: _____ | | CO-APPLICANT PREVIOUS ADDRESS | | | | | |
| CITY : _____ | | COUNTY: _____ | | STATE: _____ | | ZIP: _____ | |
| | | | | | | HOW LONG : 0 0 | |

CREDIT CONNECTION®
 ENTER THE CO-APPLICANT'S MORTGAGE HOLDER / LANDLORD. 0 (\$0.00) 2:19 PM

FIG. 3G

| | | |
|----------------------------------|--|----------------------------------|
| REFERENCE NO 2220 | THE BUSINESS (JONES BOB J, JONES MARY M) | PENDING |
| CO-APPLICANT EMPLOYMENT | | |
| EMPL TYPE: 0 OTHERS | | |
| EMPLOYER : | | |
| ADDRESS : | | |
| CITY : | STATE: - | ZIP: - |
| PHONE : () - | OCCUPATION: - | HOW LONG: 0 0 MILITARY?: - |
| | | GROSS SALARY: \$0 BASIS: M MONTH |
| CO-APPLICANT PREVIOUS EMPLOYMENT | | |
| PREV EMPL: | | |
| ADDRESS : | | |
| CITY : | STATE: | ZIP: - |
| PHONE : | | HOW LONG: 0 0 |
| CO-APPLICANT EMPLOYMENT MISC | | |
| GROSS MTHLY AMT: \$0 | | |
| OTHER INCOME SOURCE: | | |
| CREDIT CONNECTION® | 0 (\$0.00) | 2:19 PM |
| ENTER (S)ELF EMPLOYED, (O)THER | | |

FIG. 3H

REFERENCE NO 2220

THE BUSINESS (JONES BOB J, JONES MARY M)

PENDING

VIN : _____

VEHICLE IDENTIFICATION NUMBER _____

MILEAGE : 0

TYPE : _____

YR : _____

MAKE : _____

MODEL : _____

BODY STYLE : _____

AUTO COLLATERAL INFORMATION

AUTO TRANS : N

TRANS SPEED : _____

FOUR WD : N

POWER BRAKES : N

POWER STEER : N

POWER WINDOWS : N

POWER SEATS : N

AIR COND : N

FM STEREO : N

TAPE DECK : N

SUN ROOF : N

VINYL ROOF : N

CRUISE CONTROL : N

SPORTS WHEELS : N

YR : 0

MAKE : _____

MODEL : _____

BODY STYLE : _____

AUTO TRADE-IN INFORMATION

CREDIT CONNECTION®

ENTER THE V.I.N. FOR THE AUTOMOBILE.

0 (\$0.00)

2:19 PM

FIG. 3J

REFERENCE NO 2220
THE BUSINESS (JONES BOB J, JONES MARY M)
PENDING

| | | | | | | | |
|----------------------|----|------|------|----------------------|----|--------|------|
| CASH PRICE | : | \$ | 0.00 | BALLOON PMT | : | \$ | 0.00 |
| SALES TAX | : | \$ | 0.00 | | | | |
| DMV | : | \$ | 0.00 | EST APR | : | 0.0000 | |
| TOTAL DELIVERED | : | \$ | 0.00 | EST TERM | : | 0 | |
| | | | | EST MONTHLY PAYMENT: | \$ | 0.00 | |
| CASH | : | \$ | 0.00 | INVOICE COST | : | \$ | 0.00 |
| REBATE | : | \$ | 0.00 | MSRP | : | \$ | 0.00 |
| TRD ALLOW | : | \$ | 0.00 | | | | |
| OWED | : | \$ | 0.00 | | | | |
| NET TRADE | : | \$ | 0.00 | | | | |
| TOTAL DOWN PAYMENT | : | \$ | 0.00 | | | | |
| UNPAID BALANCE | : | \$ | 0.00 | | | | |
| OTHER CHARGES, FEES: | \$ | 0.00 | | | | | |
| AMOUNT FINANCED | : | \$ | 0.00 | | | | |

CREDIT CONNECTION®
0
(\$0.00)
2:19 PM

ENTER THE CASH PRICE, INCLUDING TAX, TITLE, REG. FEES.

FIG. 3K

REFERENCE NO 2220

THE BUSINESS (JONES BOB J, JONES MARY M)

PENDING

COMMENTS

| |
|--|
| |
| |
| |
| |
| |
| |

CREDIT CONNECTION®

0 (\$13,060.00)

2:19 PM

FIG. 3L

CREDIT CONNECTION®

2:55 PM

MAIN MENU

- | | |
|----------------------------|--------------|
| 1. APPLICATION ENTRY | U. UTILITIES |
| 2. QUICK APPLICATION ENTRY | X. EXIT USER |
| 3. PENDING DECISION | |
| 4. PENDING DELIVERY | |

PERSONAL/BUSINESS: BUSINESS
INDIVIDUAL/JOINT/NONE: J
LOAN/LEASE/BALLOON: L

ENTER (L)OAN, L(E)ASE, (B)ALLOON

FIG. 3M

REFERENCE NO 2231
NEW BUSINESS APP (NEW FIRST GUARANTOR, NEW SECOND GUARANTOR)
PENDING

BUSINESS NAME:
ADDRESS:
CITY:
TAX ID:

QUICK BUSINESS INFORMATION
TYPE:
STATE:
COUNTY:
ZIP:

FIRST NAME:
SS NO:
ADDRESS:
CITY:

QUICK APPLICANT NAME AND ADDRESS
M.I.:
DOB:
COUNTY:
STATE:
ZIP:
SUFFIX:

FIRST NAME:
SS NO:
ADDRESS:
CITY:

QUICK CO-APPLICANT NAME AND ADDRESS
M.I.:
DOB:
COUNTY:
STATE:
ZIP:
SUFFIX:

CREDIT CONNECTION®
ENTER THE BUSINESS'S NAME.
0
(\$0.00)
2:55 PM

FIG. 3N

2:57 PM

CREDIT CONNECTION®

| REMARKS | REF NO | APP/BUSINESS | CO-APP/GUARANTOR | PENDING DECISION QUEUE | | | INITIATED |
|-------------|--------|--------------|------------------|------------------------|----------|------|-------------|
| | | | | BANK | DECISION | BANK | |
| CALLING CBI | 2232 | RECH | BRUNO FRANK | | | | 09/01 14:56 |
| CALLING CBI | 2233 | BREAD PLACE | | | | | 09/01 14:57 |
| CALLING CBI | 2234 | FINK TED | | | | | 09/01 14:58 |

<PAGE>

THIS IS THE LAST PAGE.

CONSTRAINTS
 WEEKS : ALL

[F1] ENTER REF NO [F2] ENTER NAME [F3] MODIFY CONSTRAINTS

FIG. 30

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

PENDING DECISION MENU

- | | |
|-----------------------------------|----------------------------------|
| A. DISPLAY APPLICATION | B. DISPLAY CREDIT BUREAU |
| D. LENDER DECISIONS | C. CREDIT BUREAU SUMMARY |
| L. ADD CO-APPLICANT | P. DISPLAY PUBLIC RECORDS |
| M. MODIFY APPLICATION INFORMATION | R. REQUEST ADDITIONAL BUREAUS |
| O. APPLICATION OVERVIEW | T. DISPLAY TRADES |
| S. SEND APPLICATION TO LENDERS | X. REDIRECT APPLICATION AND EXIT |

CREDIT CONNECTION®
CHOOSE A MENU ITEM USING THE ARROW KEYS OR A NUMBER.

0

(\$13,300.00)

9:48 AM

FIG. 3P

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA | SR)

NABK (DECLINE)

| | | | | | | | | | |
|----------------------------|---------------------------|----------------------------------|------------------|--------|--------------|------|------|--------------------|---------|
| LENDER | CONTACT | PHONE | LENDER DECISIONS | APP NO | APPROVAL AMT | TERM | RATE | DECISION | COMMENT |
| NATIONS BANK US BANCORP | TERESA HINSON TOM BOND | (919) 742-7384 (503) 547-2345 | | 20308 | | | | DECLINE DECLINE | |

DETAILS

ENTERED BY :

DECISION : DECLINE

COMMENT :

SEND DATE: 08/18 15:47

RECEIVE DT: 08/18 15:47

TURNAROUND IN MINUTES: 1

TURN DOWN REASONS

DELINQUENT ACCOUNTS OR A LOW NUMBER OF SATISFACTORY ACCOUNTS

TYPE OF (OR LACK OF) CREDIT CARDS

OLDER AGE OF ITEM PROPOSED FOR FINANCING

DELINQUENT ACCOUNTS OR A LOW NUMBER OF SATISFACTORY ACCOUNTS

CREDIT CONNECTION®

[F1] BOOK THE DEAL WITH THIS LENDER [F2] ENTER DECISION MANUALLY

0 (\$13,300.00)

9:48 AM

FIG. 3Q

APPLICATION OVERVIEW

APPLICANT INFORMATION

CO-APPLICANT INFORMATION

NAME : ANDREWS LEE
PH : (410) 555 - 5555
DOB : 01/01/60
RES : OWN
EMP : ACME EMPLOYERS
OCC : E
AGE : 34
RENT/MTG : \$950
TIME : 10 Y 6M
TIME : 8 Y 0M
INCOME : \$25,000
PRICE : \$23,000.00
AUTO : 0

NAME : ANDREWS REBECCA I SR
PH : (410) 555 - 5555
DOB : 12/12/55
RES : OWN
EMP : VISA
OCC : CIVIL ENGINEER
AGE : 39
RENT/MTG : \$950
TIME : 10 Y 6M
TIME : 12 Y 2M
INCOME : \$13,333
REQUEST AMT : \$13,300.00
TERM : 60

BUREAU INFORMATION

BUREAU INFORMATION

DEROG TRADES / FRAUD / SS# DIFFERS / SUFFIX DIFFERS
PUBLIC RECORDS : 0
BUREAU : CBI (1 OF 1 FILES)
TRADES : 7
DEBT RATIO : 100.05
INQUIRIES : 0

OLDEST INQ/TRD OPEN : 10/01/82
LATEST : 02/01/91
MINOR : 1
SATISFACTORY : 3
LATE 60 : 4/0
LATE 90 : 5/0

FIG. 3R

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

| | | | | | | | | | | | | | |
|-----------------|--|-------------------|--|-----------------------------|--|----------------------|--|--------------|--|-------------|--|---------|--|
| LENDER NAME | | CONTACT | | SEND APPLICATION TO LENDERS | | SEND DATE | | RECEIVE DATE | | STATUS | | | |
| USBK US BANCORP | | MICHAEL F. LUITEN | | PHONE (206) 450 - 5860 | | SEND BY CRCONNECTION | | 07/08 14:52 | | 07/08 14:58 | | DECLINE | |

<PAGE>

THIS IS THE LAST PAGE
CREDIT CONNECTION®

[RETURN] SEND [F1] ENTER LENDERS

0 (\$13,300.00)

9:48 AM

FIG. 3S

NABK (DECLINE)

-<PAGE>

ENTER THE LENDERS _____
 FIRST LENDER : _____ SECOND LENDER : _____ THIRD LENDER : _____
 SEND TO ALL/ONE BY ONE: ONE BY ONE

[RETURN] SEND [F1] ENTER LEENDERS

CREDIT CONNECTION®

0 (\$13,300.00)

9:48 AM

FIG. 3T

REFERENCE NO 1404

CBI (1 OF 1 FILES INCLUDED)

NUMBER OF LINES: 44

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

CBI FOR APPLICATION 1404

* 001 UNKNOWN CREDIT BUREAU -- CONTACT YOUR SYSTEM ADMINISTRATOR

BEACON IS TEMPORARILY UNAVAILABLE.

SAFESCAN WARNING: IS SS# A TYPO ERROR? SS# OUT OF RANGE.

*ANDREWS, LEE,, JR., CATHY SINCE 05/00/72 FAD 03/19/91
8827, MITCHELL, DR, DECATUR, GA, 30032, DAT RPTD 04/90
23929, MAIN,, DECATUR, GA, 30032, DAT RPTD 12/90
FN-ANDROPOLIS, LEEWISKI,, JR
MAR-M, DEPS-4, BDS-06/12/47, SSS-142-71-7890
00 ES-, EMPLOYER
01 EF-, FPL

CBI [F1] FIND

CREDIT CONNECTION® 0 (\$13,300.00)

USE THE LEFT AND RIGHT ARROW KEYS TO CHANGE THE BUREAU.

9:48 AM

FIG. 3U

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

CREDIT BUREAU SUMMARY FOR CBI (1 OF 1 FLIES INCLUDED)

| | | | |
|---|---|---|--------------------------------|
| TRADES (OPEN OR CLOSED) | 7 | TRADES (OPEN) | 6 |
| PUBLIC RECORDS | 0 | BANK REVOLVING AND NATIONAL CREDIT CARDS | 0 |
| MAJOR DEROGATORY | 3 | BANK INSTALLMENT AND OTHERS | 2 |
| MINOR DEROGATORY | 1 | DEPARTMENT STORES | 1 |
| SATISFACTORY | 3 | FINANCE COMPANIES | 2 |
| INQUIRIES IN PAST SIX MONTHS | 0 | OTHERS | 1 |
| INQUIRY/TRADE OPENING OLDEST: 10/01/82 LATEST: 02/01/91 | | REVOLVING ACCOUNTS | 2 |
| 30 DAYS: 3 60 DAYS: 4 90 DAYS: 5 | | INSTALLMENT ACCOUNTS | 4 |
| TIMES LATE INST. 30 DAYS: 0 60 DAYS: 0 90 DAYS: 0 | | | |
| REV. 30 DAYS: 0 60 DAYS: 0 90 DAYS: 0 | | | |
| TOTAL BALANCE (REV: \$ 660 INST: \$ 8,498) | | DEBT RATIO | \$ 38,354 / \$38,333 = 100.05% |
| HIGHEST CREDIT REVOLVING | | BUREAU SERVICE SCORE (APPLICANT) | |
| HIGHEST CREDIT INSTALLMENT | | BUREAU SERVICE SCORE (CO-APPLICANT) | |
| | | DEROG TRADES / FRAUD / SS# DIFFERS / SUFFIX DIFFERS | |
| | | TRADE RATINGS (AS OF LAST REPORTED DATE) | 0 1 2 3 4 5 6 7 8 9 |
| | | PRESENT RATINGS | 0 4 0 1 0 1 0 0 0 1 |
| | | PAST DELINQUENCY | 0 1 0 1 0 1 0 0 0 1 |

CBI

CREDIT CONNECTION®

0 (\$13,300.00)

9:48 AM

USE THE LEFT AND RIGHT ARROW KEYS TO CHANGE THE BUREAU.

FIG. 3V

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

PUBLIC RECORDS FROM CBI (1 OF 1 FILES INCLUDED)

| DESCRIPTION | 0 | SEVERITY | FILED | REPORTED | SETTLED | AMOUNT | BALANCE | COURT # |
|-------------|---|----------|-------|----------|---------|--------|---------|---------|
|-------------|---|----------|-------|----------|---------|--------|---------|---------|

CBI

NO RECORDS AVAILABLE.

CREDIT CONNECTION®

USE THE LEFT AND RIGHT ARROW KEYS TO CHANGE THE BUREAU.

0 (\$13,300.00)

9:48 AM

FIG. 3W

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

CHOOSE A BUREAU TO CALL

| |
|--------|
| 1. CBI |
| 2. TRW |
| 3. TRU |

CREDIT CONNECTION®

0

(\$13,300.00)

9:48 AM

FIG. 3X

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

UNIQUE TRADES FROM FROM CBI (1 OF 1 FILES INCLUDED)

| NAME | OWN | TYPE | OPEN | REPORT | PAYMENT HISTORY | HC/ORIGBL | BALANCE | TERMS | ORIG PMT | PMT |
|------------|-----|------|------|--------|-----------------|-----------|---------|-------|----------|--------|
| HFC | A | I | YES | 10/85 | 02/91 | 1,248 | 1,647 | 36 | 19,764 | 19,764 |
| HFC | A | I | YES | 10/82 | 02/91 | 1,647 | 1,330 | 36 | 15,960 | 15,960 |
| FNBATL | A | I | YES | 08/88 | 02/91 | 10,000 | 5,321 | 0 | 350 | 350 |
| RICH'S | A | R | YES | 07/89 | 02/91 | 860 | 660 | 0 | 55 | 55 |
| TRUST COMP | A | I | YES | 11/89 | 02/91 | 259 | 200 | 0 | 25 | 25 |
| TRUST COMP | A | I | NO | 03/90 | 02/91 | 5,000 | 0 | 0 | 0 | 0 |
| LEARNERS | A | R | YES | 04/84 | 02/91 | 200 | 0 | 0 | 0 | 0 |

TRADE DETAIL

TRADE NAME : HFC ACCOUNT#: 32081-44888 DESIGNATOR: J INDUSTRY: F MEMBER#: 401FP3300
 CURRENT RATE : 1 PAYS ACCOUNT AS AGREED TIMES LATE 30: 0 LATE 60: 0 LATE 90: 0
 PAST RATE :

APP DEBT: 1,900 PMT: 300 BUREAU DEBT: 36,154 TOTAL DEBT: 38,354 TOTAL INCOME: 38,333 DEBT RATIO: 100.05%
 CBI [RETURN] CHANGE PAYMENT

CREDIT CONNECTION®

USE THE LEFT AND RIGHT ARROW KEYS TO CHANGE THE BUREAU. 0 (\$13,300.00)

9:48 AM

FIG. 3Y

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

SELECT NEXT STATION
PENDING DECISION
PENDING DELIVERY
COMPLETED

CREDIT CONNECTION®

0 (\$13,300.00)

9:48 AM

FIG. 3Z

CREDIT CONNECTION®

3:27 PM

| REMARKS | REF NO | APP/BUSINESS | CO-APP/GUARANTOR | PENDING DELIVERY QUEUE | BANK DECISION | BANK DECISION | BANK DECISION | INITIATED |
|---------|--------|----------------|------------------|------------------------|---------------|---------------|---------------|-------------|
| | 22137 | KELLER JERRY J | KELLER LAURA J | SIGN PENDING | NABK MESSAGE | | | 06/21 11:09 |

CONSTRAINTS
WEEKS: ALL

THIS IS THE LAST PAGE. [F1] ENTER REF NO [F2] ENTER NAME [F3] MODIFY CONSTRAINTS

FIG. 3AA

PENDING DELIVERY MENU

- | | |
|-----------------------------------|----------------------------------|
| A. DISPLAY APPLICATION | B. DISPLAY CREDIT BUREAU |
| D. LENDER DECISIONS | C. CREDIT BUREAU SUMMARY |
| L. ADD CO-APPLICANT | P. DISPLAY PUBLIC RECORDS |
| M. MODIFY APPLICATION INFORMATION | R. REQUEST ADDITIONAL BUREAUS |
| O. APPLICATION OVERVIEW | T. DISPLAY TRADES |
| S. SEND APPLICATION TO LENDERS | X. REDIRECT APPLICATION AND EXIT |

CREDIT CONNECTION®
CHOOSE A MENU ITEM USING THE ARROW KEYS OR A NUMBER.

0 (\$0.00)

2:50 PM

FIG. 3AB

3:28PM

LENDER LOOKUP

LENDER LIST

| LENDER NAME | CITY | ST | CONTACT | PHONE | CC/FAX FAX | ACTIVE |
|-------------|---------------|----|----------------|--------------------|--------------------|--------|
| Firs | CHARLOTTE | NC | PATTY MEEHAN | (919) 848-4747 474 | FAX (919) 848-7464 | ACTIVE |
| sign | BALTIMORE | MD | RICH KIRKWOOD | (410) 484-8484 844 | FAX (410) 484-8487 | ACTIVE |
| CITZ | ELLICOTT CITY | MD | ANGELA COOPER | (410) 848-8888 | FAX (410) 848-8744 | ACTIVE |
| CITI | NEW YORK | NY | DAN KATZ | (212) 847-7477 444 | FAX (212) 847-7488 | ACTIVE |
| Chas | NEW YORK | NY | JOE SMITH | (212) 887-4888 | FAX (212) 887-5647 | ACTIVE |
| Well | SAN FRANCISCO | CA | SCOTT SMITH | (619) 767-6467 | FAX (619) 767-4848 | ACTIVE |
| JB | MACON | GA | ME | (410) 111-2222 | FAX (410) 111-3333 | ACTIVE |
| ALCO | MACON | GA | NANCY SHEPPARD | (912) 471-2300 | CC (912) 471-4844 | ACTIVE |

<PAGE>

LENDER HISTORY

| DAYS | TOTAL APPS | APPROVED | COND | APPR | DECLINED | BOOKED | APPR/TOTAL % | BOOKED/TOTAL % | % OF TOTAL APPS |
|---------|------------|----------|------|------|----------|--------|--------------|----------------|-----------------|
| 0 - 30 | 5 | 4 | 1 | 0 | 3 | 100 | 60 | 60 | 2 |
| 30 - 60 | 10 | 7 | 2 | 1 | 6 | 90 | 60 | 60 | 5 |
| 60 - 90 | 10 | 6 | 2 | 2 | 5 | 80 | 50 | 50 | 5 |

[RETURN] LENDER DETAILS

FIG. 3AC

CREDIT CONNECTION®

3:29 PM

SYSADM MAIN MENU

D. DEALER SETUP
L. LENDER SETUP
U. USER SETUP
X. EXIT USER

LATEST NEWS FROM CMSI 2:46 AM
THE SYSTEM WILL BE UNAVAILABLE TOMORROW OCTOBER
6, FROM 7:00 AM TO 7:15 AM DUE TO SCHEDULED HARDWARE
MAINTENANCE. IF YOU HAVE ANY QUESTIONS PLEASE CALL CMSI
AT (800) 777 2674 EXT 456. THANKS FOR YOUR CO-OPERATION.

CHOOSE A MENU ITEM OR PRESS F12 ANYTIME FOR MORE OPTIONS.

FIG. 3AD

DEALER SETUP 3:29 PM

| | |
|--------------------|----------------------|
| DEALER SETUP | |
| DEALER ID | : AUTOHAUS |
| NAME | : AUTOHAUS TISCHER |
| MANAGER | : JOHN DOE |
| CONTACT | : HOWARD WOODS |
| ADDRESS | : 123 FORT MEADE ST |
| CITY | : LAUREL |
| PHONE | : (301) 643-1600 |
| FAX NUMBER | : (410) 643-1645 |
| STATE | : MD |
| ZIP | : 21227 |
| BUREAU INFORMATION | |
| SELECTION | : A AUTO |
| CBI ACCESS# | : 999ZS00472-T3FYBS |
| TRW ACCESS# | : TCA13122250X1J |
| TRU ACCESS# | : 17MAZ 00005276R58X |
| PRIMARY BUREAU | : CBI |
| SECONDARY BUREAU | : |

[F1] UPDATE DEALER

FIG. 3AE

3:29 PM

LENDER SETUP

| CURRENT LENDERS | | LENDER DETAILS | |
|-----------------|--------------------|----------------|--------------------|
| LENDER | CC/FAX ACCESS CODE | LENDER CD | LENDER |
| Firs | FAX | 0001 | FIRST UNION |
| sign | FAX | SHORT NAME: | Firs |
| CITZ | FAX | ACCESS CD | |
| CITI | FAX | CONTACT | PATTY MEEHAN |
| Chas | FAX | PHONE | (919) 848-4747 474 |
| Well | FAX | FAX | (919) 848-7464 |
| JB | FAX | ADDRESS | 1 MAIN AVENUE |
| ALCO | CC | CITY | CHARLOTTE |
| BOAT | CC | STATE | NC |
| Banc | CC | ZIP | 87747- |
| | | ACTIVE | ACTIVE |

[F1] ADD [F2] UPDATE [F3] DELETE

FIG. 3AF

3:31 PM

USER SETUP

| CURRENT USERS | | | USER DETAILS | |
|---------------|---------------|--------|--------------|-------------|
| USER ID | NAME | GSP | USER ID | NAME |
| andy | Andy Mayers | | andy | Andy Mayers |
| arv | arv | MASTER | | |
| billy | Billy Roberts | SALES | | |
| jerry | Jerry Keller | MASTER | | |
| jirna | Jim alsbrook | MASTER | | |
| jimc | Jim Cain | MASTER | | |

| | |
|--------------|-------|
| PHONE NO | |
| PASSWORD | |
| TIME BETWEEN | 999 |
| NEXT CHANGE | 08/30 |
| DEF WEEKS | 0 |

[F1] ADD [F2] UPDATE [F3] DELETE

FIG. 3AG

FUNCTION KEYS MENU

1. CALCULATOR
2. CALENDAR
3. LENDER LOOKUP
4. PAYMENT CALCULATOR
5. RESET TERMINAL
6. SEARCH
7. TERMINAL LOCK
8. NEWS

CHOOSE A MENU ITEM USING THE ARROW KEYS OR A NUMBER.

FIG. 3AH

| ENTER SEARCH CRITERIA | |
|-----------------------|-----------|
| SPECIFIC REFERENCE NO | : 0 |
| APPLICANT NAME | : ALL |
| CO-APPLICANT NAME | : ALL |
| BUSINESS NAME | : ALL |
| APPLICANT SS# | : ALL - - |
| CO-APPLICANT SS# | : ALL - - |
| STATION | : ALL |

| | | |
|-----------------------|-------------|---------------------|
| FROM INITIATED DATE : | CONSTRAINTS | TO INITIATED DATE : |
|-----------------------|-------------|---------------------|

ENTER DATA OR PRESS F4 TO END.

FIG. 3A1

11:40 AM

SEARCH APPLICATIONS

| REMARKS | REF NO | APP/BUSINESS | CO-APP/GUARANTOR | LIST OF APPLICATIONS | | | BANK STATUS | BANK STATUS | BANK STATUS | INITIATED |
|---------|--------|----------------|------------------|----------------------|------|---------|-------------|-------------|-------------|-------------|
| | | | | STATION | BANK | STATUS | | | | |
| | 2123 | Fax Larry | | DONE | Nati | APPROVE | | | | 02/03 10:28 |
| | 2125 | Cain James V | | DONE | Nati | DECLINE | | | | 03/17 14:59 |
| | 2126 | Fax Larry | | PY | Nati | APPROVE | | | | 04/06 14:57 |
| | 2127 | Jones John | | PD | Nati | APPROVE | | | | 04/10 13:34 |
| | 2128 | aaaa AAA | aaaa aaaaa | DONE | | | | | | 04/28 11:26 |
| | 2129 | CUFF JENNIFER | | DONE | | | | | | 05/03 13:54 |
| | 2130 | Fax Larry | | PD | Nati | APPROVE | | | | 05/05 10:34 |
| | 2131 | FAX LARRY | | DONE | | | | | | 05/11 09:01 |
| | 2133 | test Test | | DONE | | | | | | 05/18 17:22 |
| | 2134 | W Test | | DONE | | | | | | 05/18 17:24 |
| | 2137 | Keller Jerry J | | PD | | | | | | 06/21 11:09 |

CONSTRAINTS

FROM INITIATED DATE : TO INITIATED DATE :

[F1] ENTER REF NO [F2] MODIFY CONSTRAINTS

FIG. 3AJ

NEWS

| DATE | FROM | TOPIC |
|-------------|------|--|
| 10/05 02:46 | CMSI | SCHEDULED HARDWARE MAINTENANCE |
| 09/13 02:46 | CMSI | LATEST LIST OF CREDIT CONNECTION@LENDERS |
| 09/13 02:30 | Natl | REDUCED RATES FOR AUTO LOANS. |
| 09/13 02:13 | BOAT | CHANGES IN USED AUTO LENDING |
| 09/13 02:09 | USBK | RATE CHANGES EFFECTIVE OCTOBER 1 |

THE SYSTEM WILL BE UNAVAILABLE TOMORROW OCTOBER 6, FROM 7:00 AM TO 7:15 AM DUE TO SCHEDULED HARDWARE MAINTENANCE. IF YOU HAVE ANY QUESTIONS PLEASE CALL CMSI AT (800) 777 2674 EXT 456. THANKS FOR YOUR CO-OPERATION.

FIG. 3AK

FIG. 4

